

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
11 January 2001 (11.01.2001)

PCT

(10) International Publication Number
WO 01/03080 A1

(51) International Patent Classification⁷: G07F 7/10

(21) International Application Number: PCT/CA00/00771

(22) International Filing Date: 30 June 2000 (30.06.2000)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
2,276,637 30 June 1999 (30.06.1999) CA

(71) Applicants and

(72) Inventors: MCNAUGHTON, Alan, G. [CA/CA]; 100
Discovery Place One, 3553 - 31 St. N.W., Calgary, Al-
berta T2L 2K7 (CA). SINTON, E., John, R. [CA/CA];
1525 Lochlin Trail, Mississauga, Ontario L5G 3V6 (CA).

(74) Agents: ORANGE, John, R., S. et al.; Orange & Chari,
Suite 4900, P.O. Box 190, Toronto Dominion Bank Tower,
66 Wellington Street West, Toronto, Ontario M5K 1H6
(CA).

(81) Designated States (*national*): AE, AL, AM, AT, AU, AZ,
BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE, DK,
DM, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL,
IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU,
LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ, PL, PT,
RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA,
UG, US, UZ, VN, YU, ZA, ZW.

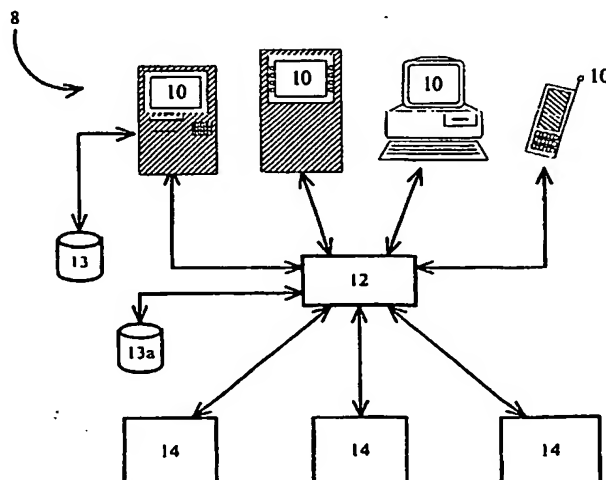
(84) Designated States (*regional*): ARIPO patent (GH, GM,
KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian
patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European
patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE,
IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG,
CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:

- With international search report.
- Before the expiration of the time limit for amending the
claims and to be republished in the event of receipt of
amendments.

For two-letter codes and other abbreviations, refer to the "Guid-
ance Notes on Codes and Abbreviations" appearing at the begin-
ning of each regular issue of the PCT Gazette.

(54) Title: MULTIPERSONALITY AUTOMATED TRANSACTION EXECUTION SYSTEM WITH MACRO ACCOUNT



(57) Abstract: A dynamically branded transaction execution system has a plurality of member institutions, a number of transaction execution machines (TEMs), and a processing and routing system to connect and process information between the member institutions and the TEMs. Each of the TEMs contains an identification device, a user interface, and optionally a material device. When a customer uses one of the TEMs, the user interface is subsequently modified to either be dynamically branded such that it behaves as though it were owned by the member institution for the duration of the customer's transaction or provides the user the ability to conduct transactions involving accounts held at more than one institution. Different ownership and licensing arrangements of the transaction execution system with a plurality of membership institutions is provided.

WO 01/03080 A1